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August 21, 2001

VIA HAND DELIVERY

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: New Utility Patent Application **Claiming Priority from
Provisional Application No. 60/226,591 filed August 21, 2000**

Title: **SYSTEM AND METHOD FOR PROVIDING ONLINE MANAGEMENT OF
MEDICAL SAVINGS ACCOUNTS AND BENEFITS SELECTION**

Inventor: Myron SPEARS

Attorney Docket No.: 58628.000002

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark
Office including 28 pages of Specification, 4 pages of Claims (numbered 1-17), one (1) page
Abstract, 30 sheets of Drawings (labeled Figs. 1-30).

Please direct all communication concerning this application to:

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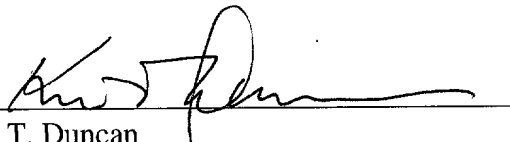
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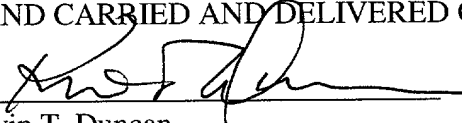
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Respectfully submitted,

HUNTON & WILLIAMS

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Kevin T. Duncan
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HAND CARRIED AND DELIVERED ON AUGUST 21, 2001, BY:


Kevin T. Duncan

KTD/kmj
Enclosures